12. (New) A system for servicing different types of banking transactions, comprising:

a plurality of banking applications;

a plurality of banking databases;

a system interface for receiving transaction requests from different types of external

platforms, wherein each transaction request is received in a platform dependent format;

a main control unit that associates each received transaction request with one of the

plurality of banking applications;

a formatter that converts the platform dependent format of the received transaction

request into an application format required by the associated banking application;

an application server for accessing each of the banking applications and running the

associated banking application to service the received transaction request; and

a database access engine that allows each banking application to access each banking

database through a common interface.

13. (New) The system of claim 12, wherein the plurality of banking applications are selected

from the group consisting of: current deposit, fixed deposit, loan, settlement, credit card

transaction, debit card transaction, accounting, electronic remittance, and clearance.

14. (New) The system of claim 12, wherein the different types of external platforms are selected

from the group consisting of: ATM terminals, teller terminals, batch processing systems,

reporting systems, and testing systems.